### **United States Bankruptcy Court**

Western District of Washington 700 Stewart St, Room 6301 Seattle, WA 98101

### Case No. <u>08–18371–SJS</u> Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Adam Greenhalgh
1612 SW 114th St Suite 149

Social Security/Individual Taxpayer ID No.: xxx-xx-6447

Employer Tax ID/Other nos.:

Seattle, WA 98146

### DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **December 4, 2008.** It appearing that the Debtor is entitled to a discharge,

#### IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: March 26, 2009

Samuel J. Steiner
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are <u>not</u> discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

## CERTIFICATE OF NOTICE

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The following entities were served by first class mail on Mar 28, 2009.

db +Adam Greenhalgh, 1612 SW 114th St Suite 149, Seattle, WA 98146-3562
sr +First American Title Insurance Company, Bishop White & Marshall PS,
                                                720 Olive Way #1301, Seattle, WA 98101-1834
+AT & T Mobility, P.O. Box 6463, Carol Stream, IL 60197-6463
Adrian Gonzalez Pool & Spa Service, No Address Given, Palm I
Airespring, P.O. Box 7420, Van Nuys, CA 91409-7420
951456858
                                                                                                                                                                                                                                                                       Palm Desert, California
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951456860
                                                 +Alaska Cascade Financial Services, Inc.,
                                                                                                                                                                                                                 2005 SW 356th St, P.O. Box 4162,
                                                        Federal Way, WA 98063-4162
                                               Federal Way, WA 98063-4162
+Alliance One Receivables Management, fnc., 4850 St Rd, Suite 300, Trevose, PA
+Alliance One Receivables Management, fnc., 4850 St Rd, Suite 300, Trevose, PA
+Allied Interstate, MES/12140799, P.O. Box 361598, Columbus, OH 43236-1598
+Asset Recovery Group, 33305 1 st Way S., #B 102, Federal Way, WA 98003-4545
+Aztec Foreclosure Corporation, 3300 N. Central Ave. Suite 2200, Phoenix, AZ 85
BECU, P.O. Box 97050, Seattle, WA 98124-9750
BECU - Consumer Loan Accounts, P.O. Box 97050, Seattle, WA 98124-9750
+Berkeley Heartlab, Incc., 839 Mitten Road, Burlingame, CA 94010-1303
Bottom Line Books, P.O. Box 11014, Des Moines, WA 50336-1014
+Bradshaw, Kyle and Lori (husband and wife), 10452 56th Ave. S., Seattle, WA 98
+Bureau of Collection Recoveries, Inc., PO Box 9001, Minnetonka, MN 55345-9001
+Burrtec Waste & Recycling Services (Palm Desert), 41575 Eclectic St.,
Palm Desert, CA 92260-1968
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                                              Palm Desert, CA 92260-1968
+Client Services, Inc., 3451 Harry Truman Blvd., St. Charles, MO 63301-9816
+Coachella Valley Water District, P.O. Box 1058, Coachella, CA 92236-1058
+Collect America Commercial Services, 16011 College Blvd. Suite #101, Lenexa, KS 66219-1442
Comcast, P.O. Box 34227, Seattle, WA 98124-1227
Credit Management, LP, P.O. Box 118288, Carrollton, TX 75011-8288
+Creditor's Interchange, 80 Holtz Drive, Buffalo, NY 14225-1470
Creditor's Interchange, P.O. Box 1335, Buffalo, NY 14240-1335
+D. Gottlieb, MD, PS, P.O. Box 13684, Seattle, WA 98198-1010
Dewey Pest Control, P.O. Box 7114, Pasadena, CA 91109-7214
Evergreen Professional Recoveries, P.O. Box 666, Bothell, WA 98041-0666
+Fidelity National Title, 1010 S. 336 th Street #1 12, Federal Way, WA 98003-7355
+First American Title Insurance Co., 4707 S. 19th Street, #101, Tacoma, WA 98405-1151
+First Revenue Assurance, P.O. Box 3020, Albuquerque, NM 87190-3020
Frank Petersohn, The Rainbow Bridge, 6914 Pacific Coast Hwy. 101,
Sechelt, BC, Canada VON 3A8
                                                        Palm Desert, CA 92260-1968
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                                               Sechelt, BC, Canada VON 3A8
+Frederick J. Hanna & Associates, 1427 Roswell Road, Marietta, GA 30062-3668
+GC Services, P.O. Box 721660, Oklahoma City, OK 73172-1660
+GE Security Supra (Supra Lockbox System), 4001 Fairview Industrial Drive S.E., Salem, OR 97302-1142
 951456896
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                                                    Group Health Cooperative,
                                                                                                                                                     Patient Financial Services, P.O. Box 34365,
951456900
                                                        Seattle, WA 98124-1365
                                               Seattle, WA 98124-1365

HFC Personal Line of Credit, P.O. Box 60101, City of Industry, CA 91716-0101

I.C. System, Inc., 512 Bell Street, Edmonds, WA 98020-3147

Itex, 3326 160'h Avenue SE Suite 100, Bellevue, WA 98008-6418

Jackson, Fredric MD, 3326160' Ave SE, Suite 100, Bellevue, WA 98008

+Key Bank, Key Bank Collections Center, P.O. Box 94968, Cleveland, OH 44101-4968

Key Bank, P.O. Box 94831, Cleveland, OH 44101-4831

Key Bank National Association, WA-SA-Tacoma Asset Recovery Group, I IO 1 Pacific A Tacoma, WA 98402

Lackey, Lynn and Tom, 4780 Tok A Lou Ave NE, Tacoma, WA 98422-1631

Lantana Homeowner's Association, P.O. Box 13710, Palm Desert, CA 92255-3710

+Lopez, Antonio, 68060 Encinitas Road, Cathedral City, CA 92234-5624

+MET Intemational, Commercial Invoice No. 278805, 1900 Surveyor Road, Carrollton, TX 75006-5110
951456901
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                                              Carrollton, TX 75006-5110

+McGuire, Ashley, 73373 Country Club Drive #1601, Palm Desert, CA 92260-8639
+McKay DDS, Daniel, 901 Boren Av enue, Suite 1940, Seattle, WA 98104-3500
Minor and Jarnes Medical, P.O. Box 3489, Seattle, WA 98114-3489
NCO Financial Systems, Inc., P.O. Box 182965, Columbus, OH 43218-2965
+NCO Financial Systems, Inc., 2725 East Desert Inn Road, Las Vegas, NV 89121-3602
North Shore Agency, Inc., Acct. No. 536345655, P.O. Box 8901, Westbury NY 11590-8901
+Omnium Worldwide, Inc., 7171 Mercy Road, Omaha, NE 68106-2620
+Orlandini & Waldron, 6711 Regents Blvd. W., Tacoma, WA 98466-5421
P.O. Box 9001, Minnetonka, MN 55345-9001
+Pacer Service Center, P.O. Box 70951, Charlotte, NC 28272-0951
Pakie V. Plastino, II 740 Riviera, Seattle, WA
+Pete's Towing DOL Impound of Volvo, 21841 Pacific Hwy So, Des Moines, WA 98198-7705
Puget Sound Energy, BOT-OIH, P.O. Box 91269, Bellevue, WA 98009-9269
+Rainier Collection Services, 1605 116th Avenue N.E, Suite 209, Bellevue, WA 98004-3034
+Regence BlueShield, Attn: Cash Management MS 10 1 6, 1800 Ninth Avenue, P.O. Box 2126
Seattle, WA 98111-3267
                                                       Carrollton, TX 75006-5110
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                                              Seattle, WA 98111-3267
Regence Blueshield, MS EV280, 1800 Ninth Avenue, P.O. Box 21267, Seattle, WA +Renton Collections, Inc., 211 Morris Ave. South, Renton, WA 98057-2024
+Riverside County, 4080 Lemon St - First Floor, Riverside, CA 92501-3609
Safeco, Safeco Business Insurance, P.O. Box 6478, Carol Stream, IL 60197-6478
Seattle City Light, Department of Finance, P.O. Box 34017, Seattle, WA 98124-10
Seattle Radiologists, P.O. Box 509097, San Diego, CA 92150-9097
Skyway Water Department, 6723 S. 124'@ Street, Seattle, WA 98178
Southem Califomia Edison, P.O. Box 600, Rosemead, CA 91771-0001
Speakeasy, P.O. box 34654, Seattle, WA 98124-1654
Time-Wamer - San Diego, P.O. Box 78058, Phoenix, AZ 85062-8058
+Tukwila WA Trading Company, 3725 S. 144h Street, Tukwila, WA 98168-4044
+Tukwila, City of, 6200 Southcenter Blvd., Tukwila, WA 98188-2599
U.S. Bank Capitol Hill WA Office, 135 Broadway East, Seattle, WA 98102-5711
                                                        Seattle, WA 98111-3267
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                 U.S. Bank Cardmember Service, Cardmember Service,
                                                                                P.O. Box 790084,
                                                                                                         St. Louis, MO 63179-0084
               +Wells Fargo, Home Equi
Billings, MT 59107-1557
                                  Home Equity Payment Processing, MAC B6955-01B,
951456954
                                                                                                PO Box 31557,
951456953
                                                       P.O. Box 6995,
                 Wells Fargo,
                                  Renton Village,
                                                                             Portland, Oregon 97228-6995
The following entities were served by electronic transmission on Mar 27, 2009. smg EDI: WADEPREV.COM Mar 27 2009 00:33:00 State of Washington,
                                                                                                Department of Revenue,
                2101 4th Ave, Ste 1400, Seattle, WA EDI: BANKAMER.COM Mar 27 2009 00:33:00
                                                 Seattle, WA
                                                                 98121-2300
951456867
                                                                     Bank of America,
                                                                                          P.O. Box 15137,
                  Wilmington, DE 19850-5137
                 EDI: BANKAMER.COM Mar 27 2009 00:33:00
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                P.O. Box 15137, Wilmington, DE 19850-5137
EDI: CHASE.COM Mar 27 2009 00:33:00 Chase
951456879
                                                                 Chase Sony Card, Cardmember Service, P.O. Box 94014,
                Palatine, U, 60094-4014
EDI: HFC.COM Mar 27 2009 00:33:00
City of Industry, CA 91716-0101
EDI: NESF.COM Mar 27 2009 00:33:00
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                                                              Household Finance, P.O. Box 60101,
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                                                               NES (National Enterprise Systems),
                                                                                                            29125 Solon Road,
                  Solon, OH 44139-3442
                 EDI: HFC.COM Mar 27 2009 00:33:00
City of tndustry, CA 91716-0102
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                                                                                  HSBC Card Services, P.O. Box 60102,
                                                              Orchard Bank,
951456932
                 E-mail/Text: bklaw@qwest.com
                                                                                  Owest Communications,
                                                                                                               P.O. Box 91155,
                 Seattle, WA 98111-9255
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               Portland, Oregon 97228-6995
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                                                                Wells Fargo,
                                                                                  Home Equity Payment Processing,
                  MAC B6955-01B, PO Box 31557, Billings, MT 59107-1557
                                                                                                               TOTAL: 10
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
951456865
                 ATT Worldnet, No Address Given
                 Crystal Springs, Crystal and Sieffa Spirings, P.O. Box 660579
951456888
                 FIA Card Services, NA
951456892
                 Highline Sleep Disorder Center
951456902
                King County Superior Court State of Washington:
Pacificstar Appraisal Service, Packet 8
951456912
951456927
                 U.S. Bank - Overdrawn Deficiency
U.S. Bank - Overdrawn Deficiency
951456950
951456948
951456952
                 Verizon Califomia
                 BECU, P.O. Box 97050,
                                               Seattle, WA 98124-9750
Seattle, WA 98124-9750
951456871*
951456872*
                         P.O. Box 97050,
951456884*
                             P.O. Box 34227,
                                                   Seattle, WA 98124-1227
                 Comcast,
951456899*
                +GE Security Supra (Supra Lockbox System),
Salem, OR 97302-1142
                                                                      4001 Fairview Industrial Drive S.E.,
951456910*
                              P.O. Box 94831,
                                                    Cleveland, OH 44101-4831
951456940*
                 Seattle City Light, Department of Finance, P.O. Box 34017, Seattle, WA 98124-1017
                                                                                                               TOTALS: 9, * 6
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Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2009

Signature

Joseph Spections